

<p style="text-align: center;">CM/ECF</p> <p style="text-align: center;">External User's Guide</p> <p>U.S. Bankruptcy Court, Southern District of Florida</p>	<p style="text-align: center;">Chapter II</p> <p style="text-align: center;">Case Opening</p>
	<p style="text-align: center;">Section 1.4.1</p> <p style="text-align: center;">Certification of Credit Counseling</p>

IV. **File Certification of Credit Counseling.**

Each Individual debtor (in a joint petition, both spouses must comply) is required to complete a U.S. Trustee approved pre bankruptcy credit counseling course within at least a five day period PRIOR to the file date of a new petition. Failure to meet this requirement will result in dismissal of a case with potential restrictions on refiling. Specific requirements for filing a **Certificate of Exigent Circumstances Re: Credit Counseling (Waiver)** pursuant to 11 U.S.C. § 109(h)(3) are provided in the procedure of the same name.

- ✓ Filing the above titled certificates must not be confused with the requirement for filing Official Form 23, **Debtor's Certification of Instructional Course Counseling Concerning Financial Management**. This certification must filed before a discharge can be entered in a debtor's case. Filing instructions for this requirement are provided in the procedure of the same name.

STEP 1 Select **Bankruptcy** from the main menu.

STEP 2 The **Bankruptcy Events** screen will display. Click **Other**.

STEP 3 The **Case Number** screen will display.

Enter the complete case number. This field will default to the last case number entered by the registered user. Examples of the case number format are provided by the system. Click **Next**.

STEP 4 **Verify the identity of the case.** If the case number is incorrect, use the browser's back button to return to the prior screen. Click **Next**

STEP 5 The **Miscellaneous** screen will display. Select **Certification of Budget and Credit Counseling Course**. Use the drop down list to locate and highlight the selection or click on the "c" key repeatedly until the selection appears. Click **Next**.

STEP 6 The **Select Party** screen will display. Select the debtor filing this document. Click **Next**.

CRITICAL ISSUE - Each individual debtor (in a joint petition, both must comply) is required to file their own certification.

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STEP 7 The **PDF Document Selection** screen will display.

- ◆ Click **Browse** to navigate to the directory where the appropriate PDF file is located. Verify you have selected the correct document by right clicking on the highlighted filename and select **Open** to view the image. Once verified, double-click the PDF file or click **Open** to select and associate it with the docket entry.
- ◆ The **Attachments to Document** option defaults to **No**. Click **Next**.

NOTE: If your PDF document exceeds 3.0 mega bytes it must be broken down into smaller files. Refer to Chapter I, Section 7 "*Attachments to Documents*" for instructions on how to file attachments. Click **Next**.

CRITICAL ISSUE - The image MUST be viewed before attaching it to ensure that it is the correct document.

STEP 8 At the following screen, click on a radio button to indicate who is filing their certification. In a joint petition, each certification may be uploaded together if "Both" is selected. Click **Next**.

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STEP 9 The **Docket Text: Modify As Appropriate** screen will display. Do not modify this text. Click **Next**.

Docket Text: Modify as Appropriate. Certification of Budget and Credit Counseling Course by Debtor <input type="text"/> Filed by Debtor Betty Smith . (Cradic, Cam)

- ◆ In this sample, only one debtor is filing a certification. If this were a joint petition, both parties will appear when selected in STEP 6.

STEP 10 The **Docket Text: Final Text** screen will display. **This is the screen which commits the transaction.** Click **Next**.

Docket Text: Final Text Certification of Budget and Credit Counseling Course by Debtor Filed by Debtor Betty Smith. (Cradic, Cam)
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STEP 11 **Notice of Electronic Filing (frequently referred to as the NEF)** - This is the verification that the document has been filed electronically.

- ◆ The NEF will be served upon all case participants authorized to receive electronic service.
- ◆ To view the court docket and/or notice, click on the case/docket number [hypertext](#) link and the system will prompt the user for a PACER login.